

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Aaron M Sejud
Betsy A Sejud
Debtor(s)

Case No. 16 B 17448

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/24/2016.
- 2) The plan was confirmed on 08/10/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/05/2017.
- 5) The case was Dismissed on 07/17/2017.
- 6) Number of months from filing to last payment: 10.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$13,324.00
Less amount refunded to debtor	\$6.79

NET RECEIPTS: \$13,317.21

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,800.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$588.81
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,388.81

Attorney fees paid and disclosed by debtor: \$200.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Becket & Lee	Unsecured	1,521.00	1,578.45	1,578.45	83.32	0.00
Becket & Lee	Unsecured	230.00	270.43	270.43	10.05	0.00
Capital One Bank	Unsecured	3,628.00	3,746.54	3,746.54	197.75	0.00
Capital One Bank	Unsecured	2,140.00	2,166.80	2,166.80	114.37	0.00
Capital One Bank	Unsecured	2,043.00	2,069.08	2,069.08	109.21	0.00
Capital One Bank	Unsecured	1,892.00	1,915.87	1,915.87	101.13	0.00
Credit First	Unsecured	674.00	699.35	699.35	36.92	0.00
Department Stores National Bank	Unsecured	720.00	725.12	725.12	38.28	0.00
Discover Bank	Unsecured	5,378.00	5,351.50	5,351.50	282.46	0.00
Discover Bank	Unsecured	1,121.00	1,128.27	1,128.27	59.55	0.00
Educational Credit Management Corp	Unsecured	101,532.00	102,566.38	102,566.38	5,413.68	0.00
Elan Financial Service	Unsecured	1,169.00	NA	NA	0.00	0.00
Flagstar Bank	Secured	207,741.00	204,881.05	204,881.05	0.00	0.00
Flagstar Bank	Secured	1,183.22	327.90	327.90	327.90	0.00
Fortiva	Unsecured	5,925.00	6,039.99	6,039.99	318.80	0.00
Jefferson Capital Systems LLC	Unsecured	10,498.00	11,058.93	11,058.93	583.71	0.00
Midland Funding LLC	Unsecured	835.00	844.86	844.86	44.59	0.00
Midland Funding LLC	Unsecured	3,358.00	3,392.75	3,392.75	179.08	0.00
Midland Funding LLC	Unsecured	1,771.00	1,791.53	1,791.53	94.56	0.00
Midland Funding LLC	Unsecured	657.00	677.38	677.38	35.76	0.00
Midland Funding LLC	Unsecured	889.00	898.84	898.84	47.44	0.00
Quantum3 Group	Unsecured	1,085.00	1,094.70	1,094.70	57.78	0.00
Quantum3 Group	Unsecured	767.00	751.01	751.01	39.64	0.00
Quantum3 Group	Unsecured	1,493.00	1,553.04	1,553.04	81.98	0.00
Quantum3 Group	Unsecured	142.00	145.29	145.29	5.40	0.00
Resurgent Capital Services	Unsecured	499.00	538.31	538.31	28.41	0.00
Resurgent Capital Services	Unsecured	9,555.00	10,067.48	10,067.48	531.39	0.00
Synco/discount Tire	Unsecured	96.00	NA	NA	0.00	0.00
TD Bank USA NA	Unsecured	1,962.00	1,993.79	1,993.79	105.24	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$204,881.05	\$0.00	\$0.00
Mortgage Arrearage	\$327.90	\$327.90	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$205,208.95	\$327.90	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$163,065.69	\$8,600.50	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,388.81</u>
Disbursements to Creditors	<u>\$8,928.40</u>
TOTAL DISBURSEMENTS :	<u>\$13,317.21</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/05/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.